

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elizabeth Grace Jenkins
Debtor

Case No. 16-04896-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 06, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2021:

Recip ID	Recipient Name and Address
db	#+ Elizabeth Grace Jenkins, 13948 Bedrock Road, Felton, PA 17322-8295
4861358	+ Apple Hill Eye Center, 25 Monument Road, York PA 17403-5060
4861360	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr PA 18773-9400
4861361	+ Leffler Energy, PO Box 302, Mount Joy PA 17552-0302
4861362	Michael S. Torres, Jr, York PA
4861357	+ Michael S. Torres, Jr., 2806 N. Sherman St., York, PA 17406-2335
4861363	+ Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell TX 75019-4620
4861367	+ Physicans Services, PO Box 65045, Baltimore MD 21264-5045
4861369	+ Reve Manage, 520 Main Street, Waltham MA 02452-5549
4869115	+ THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
4865857	+ THE BANK OF NEW YORK MELLON f/k/a THE BANK OF, NEW YORK C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
4861371	Wells Fargo, 111 No Idea Lane, Dallas TX 11111
4861373	+ Wellspan Health, 1001 S. George Street, York PA 17403-3676
4861356	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 06 2021 22:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4861355	EDI: IRS.COM	May 06 2021 22:53:00	IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia PA 19114-0326
4861359	EDI: JPMORGANCHASE	May 06 2021 22:53:00	Chase Card, Po Box 15298, Wilmington DE 19850
4886049	EDI: NAVIENTFKASMSERV.COM	May 06 2021 22:53:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
4869046	+ EDI: AGFINANCE.COM	May 06 2021 22:53:00	ONEMAIN, PO BOX 70912, CHARLOTTE, NC 28272-0912
4861365	+ EDI: AGFINANCE.COM	May 06 2021 22:53:00	Onemain Financial/Citifinancial, 1000 Carlisle St., Suite 14B, Hanover PA 17331-1111
4861366	+ Email/Text: bankruptcynotices@psecu.com	May 06 2021 18:59:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg PA 17106-7013
4861368	EDI: PRA.COM	May 06 2021 22:53:00	Portfolio Recovery, Po Box 41067, Norfolk VA 23541
4930999	EDI: PRA.COM	May 06 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4931000	EDI: PRA.COM	May 06 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery

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			Associates, LLC, PO Box 41067, Norfolk, VA 23541
4889284	+ EDI: PRA.COM	May 06 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4882399	+ Email/Text: bankruptcynotices@psecu.com	May 06 2021 18:59:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4901195	+ Email/Text: bncmail@w-legal.com	May 06 2021 18:59:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4861370	+ EDI: WTRRN BANK.COM	May 06 2021 22:53:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis MN 55440-9475
4872347	EDI: WFFC.COM	May 06 2021 22:53:00	Wells Fargo Bank, N.A., dba Wells Fargo Dealer S, PO Box 19657, irvine, CA 92623-9657
4861372	+ EDI: WFFC.COM	May 06 2021 22:53:00	Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga CA 91729-3569
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON f/k/a THE BANK OF
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4861364	*+	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell TX 75019-4620

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Elizabeth Grace Jenkins dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com;judy.cutaialaw@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for Nationstar Home Equity Loan Trust 2007-C bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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Information to identify the case:

Debtor 1 Elizabeth Grace Jenkins
 First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:16-bk-04896-HWV

Social Security number or ITIN xxx-xx-7321
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

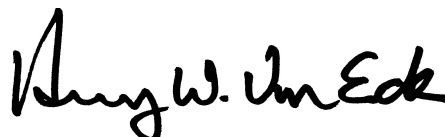
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Grace Jenkins
fka Elizabeth Grace Torres

5/6/21

**By the
court:**



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.